



Office of the Comptroller of the Currency

April 15, 2015

Luther McNeil
Majestic Building Maintenance, Inc.
545 Metro Place South, Suite 100
Dublin, OH 43017

Re: Case #03023539 - THE HUNTINGTON NATIONAL BANK

Dear Mr. McNeil:

The Office of the Comptroller of the Currency (OCC) is responding to your letter regarding the above-referenced financial institution. The focus of the OCC's review of consumer complaints against nationally chartered banking institutions is to determine whether the financial institutions' actions are consistent with applicable banking statutes, regulations, or policies.

In your correspondence with this agency received from the Board of Governors of the Federal Reserve System's Consumer Help Center (Federal Reserve Consumer Help) and the Federal Deposit Insurance Corporation (FDIC), you complained that the bank has not responded to you and your attorney regarding your fraud claim on your business checking account. You stated that forged checks were paid. You requested reimbursement of the money.

The OCC contacted the financial institution, which responded directly to you by letter dated March 17, 2015. A copy of the letter is enclosed for your review. The bank explained why it previously denied your fraud claim regarding four checks totaling \$3,973.96 that were debited (cleared) from the business checking account on November 24, 2014. You were advised to contact Casey Shaffer directly at 1-800-480-2265, extension 19174 if you have any further questions.

Your dispute involves provisions of your contract with the bank. We cannot intercede in a private party situation regarding the interpretation or enforcement of your contract. The OCC

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks and federal savings associations (thrifts). Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with the resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050
Phone: (800) 613-6743, FAX: (713) 336-4301
Internet Address: www.helpwithmybank.gov

EXHIBIT H

Case #03023539

April 15, 2015

Page 2

does not have the judicial power to interpret or enforce private contractual agreements. The OCC examines national banks to ensure their compliance with specific statutes within our delegated authority. We also attempt to resolve individual complaints brought to our attention by bank customers. However, where a clearly defined factual dispute develops, we would be going beyond our authority in acting as a trier of fact or adjudicator of civil disputes.

If you do not agree with or understand the bank's response and wish to pursue the issue, we can only suggest you consult with your attorney.

We trust this is responsive to your complaint. If we can assist you in the future, please do not hesitate to contact our office.

Sincerely,

Customer Assistance Group

Enclosure

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks and federal savings associations (thrifts). Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with the resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050

Phone: (800) 613-6743, FAX: (713) 336-4301

Internet Address: www.helpwithmybank.gov